

**STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

Bulletin 2009-01-INS

In the matter of

Automobile Insurance Rate Freeze
Notification System

**Issued and entered
this 4th day of February 2009
By Ken Ross
Commissioner**

To help protect Michigan's families during the current economic crisis, Governor Jennifer M. Granholm on February 3, 2009, issued Executive Directive No. 2009-1, which is available at <http://www.michigan.gov/gov/0,1607,7-168-36898-208124--,00.html>. She calls upon every automobile insurance company doing business in Michigan to freeze automobile insurance rate increases for 12 months while the Michigan Legislature works to enact comprehensive automobile insurance reform. The Governor also directed the Office of Financial and Insurance Regulation (OFIR) to establish a system to receive notification from each automobile insurer of its intent to comply with the 12-month rate increase freeze.

The freeze called for by the Governor applies to personal lines auto insurance.

The 12-month period specified in the Governor's Directive began February 3, the effective date of the Directive. It applies to all rate increase filings made on and after that date up to February 3, 2010. It also applies to prior approval filings made before February 3, 2009, upon which the agency has not acted and which have not been approved by operation of law. Insurers wishing to withdraw those filings may contact one of the persons listed at the end of this bulletin.

The notification may simply convey that the company has determined to impose the freeze. It does not require any particular wording or format.

The insurer notice should be sent electronically to ratefreezenotice@michigan.gov.

The Commissioner will post a list of companies filing notifications on the OFIR website.

Any questions regarding this bulletin should be directed to:

Office of Financial and Insurance Regulation
Product Review Section
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A handwritten signature in black ink, appearing to be 'KR' followed by a long horizontal stroke.

Ken Ross
Commissioner